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or not. There a lot of coverages that can be provided that aren't provided now mandatorily. Maybe it would be more important that we say major medical should be included on every policy. Maybe we should say that we should include the student definition on every policy, and ensure college students from age 19 to age 23, or 24, or 25. Maybe we should say we should have at least a semi-private room benefit. All these costs on all these insurance policies are minimal, as Senator Kelly pointed out. They may be \$3, \$4, \$5 a year, just like this cost us \$3, \$4, \$5 a year. When we add all these good things and make it mandatory that the public buy it we run into an expensive situation to the average citizen. I think we're helping the insurance companies in this instance. They're going to get more premium. It's mandatory coverage again, I think the public should be able to decide as to what coverages they want to buy or don't want to buy. It's along the same principle of the automobile safety law, putting the seatbelts in, the buzzers, the whistles, the bells. It's exactly the same principle. I think our industry is such that the public has the flexibility of choosing and buying what coverages they want to. I personally oppose taking this choice and privilege away from them. I think the public is intelligent enough to make these decisions, and would like to protect their right to continue to make these decisions.

SPEAKER: Chair recognizes Senator Cavanaugh.

SENATOR CAVANAUGH: Mr. Chairman, I'd like to direct a question, regarding the amendment, I'm not sure that I understand why the amendment is written as it is as opposed to the original bill. Whoever would be best informed to explain the amendment.

SPEAKER: Senator Kelly, would you respond to that.

SENATOR KELLY: Yes. Mr. President, I'll explain the amendment. It's rewritten so that it covers all people that are writing insurance. We have insurance policies and we have insurance contracts. Those are different. For administration in the Department of Insurance they rewrote the bill and the amendments so that they're in a different position as far as insurance law is concerned. Now I don't understand that much about statutes, but the object is that when they're in this form then this applies to all profit, non-profit, or mutuals, or whatever they are.

SENATOR CAVANAUGH: Well Section 2 of the amendment is what . . . I don't know . . . does that language limit what they are required . . . what kind of coverage they are required to provide, or not?

SENATOR KELLY: It's my understanding of Section 2 that this is to be a little more specific in what's covered at birth.

SENATOR CAVANAUGH: Does that limit the coverage that they have to provide to medically diagnose congenital defects and birth abnormalities, so that if a child, say in its 10th day or 15th day, or whatever, was not diagnosed with a congenital defect or birth abnormality, that illness would not be covered?